



Commissioners of St. Mary's County

For Retirees of St. Mary's County Government & SMC Library

Open Enrollment Is Here!

The annual Retiree Benefits Open Enrollment period begins **Friday, May 12, 2023**, and ends **Friday, May 26, 2023**. During Open Enrollment, retirees have an opportunity to change their medical, dental, or vision plan elections. Changes made during Open Enrollment will be effective **July 1, 2023**.

NO ACTION NEEDED if you are happy with the CareFirst plan you are currently enrolled in and do not wish to make a change, you will remain enrolled in your current plan. If you wish to make changes during Open Enrollment, the St. Mary's County Human Resources Department must receive your change by close of business on **Friday, May 26, 2023**.

Benefit Plan Highlights

- Health insurance rates are increasing effective July 1, 2023 – approx. 3% - (new rates will be reflected on your July 2023 pension payment stub).
- Rates for \$5,000 in retiree life insurance will increase slightly.
- Dental plan rates remain the same.
- Vision plan rates remain the same.

New Benefit Enhancements for July 1, 2023

- The calendar year maximum for dental benefits will increase from \$1,000 to \$1,500.
- The lifetime maximum for orthodontic services for covered members under age 19 will increase from \$800 to \$1,000.
- Coverage for Night Guards will be an added benefit under Major Restorative Services (50% of CareFirst member cost after deductible)

Covered members who have diabetes, hypertension or are pregnant (up to 6 months post-delivery) will have the ability to access additional dental and vision preventative services at \$0 – before the deductible.

Covered Service	Standard Benefit	Enhanced Benefit	Cost Sharing
Vision Exam	One per benefit period	Two per benefit period	Exam 1 – Regular cost share Exam 2 – No charge
Dental Exam	Two per benefit period	Four per benefit period	Exams 1 & 2 – Regular cost share Exams 3 & 4 – No charge
Dental Cleaning	Two per benefit period	Four per benefit period	Cleanings 1 & 2 – Regular cost share Cleanings 3 & 4 – No charge

Information or Assistance

- Retirees can access medical, prescription, dental, and vision plan information on the County's website:
Go to: www.stmaryscountymd.gov
Click on "Employee Information" on top right corner.
Click on "Retiree Information" box.
- Retirees may contact the Benefits Department at St. Mary's County Government at benefits@stmaryscountymd.gov or call **301-475-4200, extension 1104** for help with benefit questions Monday through Friday from 8:00 am to 4:30 pm.

Changes in Coverage

In general, eligible retirees may enroll in or make changes to their health coverage only during Open Enrollment. However, benefit changes due to a qualifying life event may be made during the plan year. Qualifying life events include marriage, divorce, birth or adoption of child, death of a spouse or dependent.

If you have a qualifying life event, you have **30 days** from the day of the event to submit the change. Please contact the Benefits Administrator at **301-475-4200, ext. 1104** or email benefits@stmaryscountymd.gov to make changes.

Coverage Limiting Age for Dependent Children

Dependent children up to age 26 can remain on the retiree's medical, dental, or vision plans through the end of the month of the child's 26th birthday regardless of student or marital status. The child may be able to remain enrolled past age 26 if the child is incapable of sustaining employment due to mental or physical disability.

Retiree Life Insurance Coverage (\$5,000)

For retirees who elected to continue \$5,000 in retiree life insurance coverage, please ensure that your beneficiary information is up to date. Retiree life insurance is provided by Minnesota Life Insurance Company. Beneficiary forms are located on the County website at www.stmaryscountymd.gov, click on "Employee Information" on top right corner; click on "Retiree Information" box.

Important Medicare Information

The Commissioners of St. Mary's County (CSMC) requires all retirees covered under a CSMC medical plan to enroll in **Medicare Part B** through the Social Security Administration at the time they become eligible – at age 65 or is disabled. Once you, your spouse or your dependent has enrolled in Medicare Part B, the County requests a copy of the Red, White and Blue Medicare Card.

Summary of benefits and coverage available to you

The Summary of Benefits and Coverage (SBC) helps you understand medical terms and your costs for care from in-network and out-of-network providers. To get an SBC, you can email benefits@stmaryscountymd.gov or call 301-475-4200, extension 1104. The Summary of Benefits and Coverage can also be found on the County website at www.stmaryscountymd.gov, click "Employee Information" on top right corner; click "Retiree Information" box.

Annual notice of creditable prescription drug coverage

Prescription Drug Coverage and Medicare

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare.
- You can get this coverage if you join a Medicare prescription drug plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage.
- All Medicare drug plans provide at least a standard level of coverage set by Medicare.
- The prescription drug plan offered by St. Mary's County Government is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage; and
- Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

For more information about this notice or your current prescription drug coverage, email benefits@stmaryscountymd.gov or call 301-475-4200, extension 1104.

Keep Us Informed!

Please notify us of any name, address, phone number or email addresses. Updated information may be emailed to benefits@stmaryscountymd.gov or call 301-475-4200, extension 1104.

Health Insurance Monthly Rates Effective July 1, 2023

Retirees 65 & Under

Retirements on or After July 1, 2010, for individuals who held full time positions when actively employed.

BlueChoice Advantage

	Total Premium	25+ Years	20 Years	15 Years	10 Years
Level of Coverage	100%	15%	36.25%	57.50%	78.75%
Retiree	\$1,118.40	\$167.76	\$405.42	\$643.08	\$880.74
Retiree & Child	\$1,677.67	\$251.65	\$608.16	\$964.66	\$1,321.17
Retiree & Spouse	\$2,236.79	\$335.52	\$810.84	\$1,286.15	\$1,761.47
Retiree & Family	\$2,907.90	\$436.19	\$1,054.11	\$1,672.04	\$2,289.97

BlueChoice HMO Open Access

	Total Premium	25+ Years	20 Years	15 Years	10 Years
Level of Coverage	100%	15%	36.25%	57.50%	78.75%
Retiree	\$876.67	\$131.50	\$317.79	\$504.09	\$690.38
Retiree & Child	\$1,497.43	\$224.61	\$542.82	\$861.02	\$1,179.23
Retiree & Spouse	\$1,990.53	\$298.58	\$721.57	\$1,144.55	\$1,567.54
Retiree & Family	\$2,583.84	\$387.58	\$936.64	\$1,485.71	\$2,034.77

Medicare Retirees (65 & over)

Retirements on or After July 1, 2010, for individuals who held full time positions when actively employed.

BlueChoice Advantage

	Total Premium	25+ Years	20 Years	15 Years	10 Years
Level of Coverage	100%	15%	36.25%	57.50%	78.75%
Retiree	\$937.97	\$140.70	\$340.01	\$539.33	\$738.65
Retiree's Spouse	\$937.97	\$140.70	\$340.01	\$539.33	\$738.65

BlueChoice HMO Open Access

	Total Premium	25+ Years	20 Years	15 Years	10 Years
Level of Coverage	100%	15%	36.25%	57.50%	78.75%
Retiree	\$802.70	\$120.41	\$290.98	\$461.55	\$632.13
Retiree's Spouse	\$802.70	\$120.41	\$290.98	\$461.55	\$632.13

Retiree Vision Options

	Total Premium	25+ Years	20 Years	15 Years	10 Years
Level of Coverage	100%	15%	36.25%	57.50%	78.75%
Retiree	\$4.91	\$0.74	\$1.78	\$2.82	\$3.87
Retiree & Child	\$7.07	\$1.06	\$2.56	\$4.07	\$5.57
Retiree & Spouse	\$9.86	\$1.48	\$3.57	\$5.67	\$7.76
Retiree & Family	\$12.13	\$1.82	\$4.40	\$6.97	\$9.55

Retiree Dental Coverage Options

	PPO Plan	Trad Plan* <i>only if previously enrolled</i>
Level of Coverage	100%	100%
Retiree	\$26.24	\$32.84
Retiree & Child	\$41.63	\$52.09
Retiree & Spouse	\$56.99	\$71.31
Retiree & Family	\$77.30	\$96.68

Retiree Life Insurance - \$5,000

25+ Years	20 Years	15 Years	10 Years
15%	36.25%	57.50%	78.75%
\$0.56	\$1.36	\$2.16	\$2.95

For retirements on or before July 1, 2010, please email benefits@stmaryscountymd.gov for new monthly rate.

For retirees who formerly held regular part-time positions, please email benefits@stmaryscountymd.gov for new monthly rate.